

Document Page 1 of 26
United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:

Case No. _____

MILLER, ERIK J. & MILLER, JEANINE M.Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	5	\$ 180,000.00		
B - Personal Property	Yes	5	\$ 15,221.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 156,532.42	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 51,957.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 0.00
TOTAL		23	\$ 195,221.00	\$ 208,489.42	

IN RE:

Case No. _____

MILLER, ERIK J. & MILLER, JEANINE M.

Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,190.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,625.38
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 51,957.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 56,582.38

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Debtor(s) Case No. (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
789 SANDRA LANE, EAST NORRITON, PA 19403		J	180,000.00	151,907.00
TOTAL			180,000.00	

(Report also on Summary of Schedules)



PREFERRED

A different kind of real estate company™

March 31, 2010

Re: 789 Sandra Lane
Norristown, Pa. 19403

To whom it may concern,

This Comparative Market Analysis of the above mentioned property has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice. It is not to be construed as an appraisal and may not be used as such for any purpose.

The property is a Tudor inspired interior townhouse with 1480 sq. ft. with 3br. 1.1 bath and a finished walk out basement located in "Sheffield Village" in East Norriton Township (see attached public record sheet).

The active comparables within a 1 mile radius for townhouses range from \$180,000.00- \$215,000.00. The pending and sold comparables, range from \$164,000.00- \$215,000.00 within the same distance, township and school district. See attached MLS sheets.

The overall condition of this unit would relegate it to the very low end of the comparable pricing. While we might put the property on the market for \$180,000.00 the more likely selling price would be in the high \$160's to low \$170's.

Sincerely,

Anna Slatowski and Donna Young
Coldwell Banker Preferred
716 DeKalb Pike
Blue Bell, Pa. 19422
215-641-2727

**789 Sandra Ln
Norristown, PA, 19403-3917
E Norriton Twp, Montgomery County**



Photo Date: 1/2000

Summary Information

Owner	Miller Erik J & Jeanine M	Do Not Call	No Call
Owner Addr	789 Sandra Ln	Prop Class	Residential
Owner City St	Norristown, PA	Record Date	05/09/2005
Owner Zip+4	19403-3917	Settle Date	04/15/2002
Owner Cr Rt	C066	Annual Tax (Est)	\$3,380

Geographic Information

High Sch Dist	Norristown Area	Latitude	40.150952
Neighborhood	Sheffield Vil	Longitude	-75.355927
Taxld	33-00-07575-807	Census	2033.023
Tax Map	003B	Sub Lot Num	10
Lot	091		

Assessment & Tax Information

Tax Year	2010	School Tax (Est)	\$2,838	Total Asmt	\$99,880
County Tax	\$269	Annual Tax (Est)	\$3,380		
Municipal Tax	\$272	Taxable Total Asmt	\$99,880		

Lot Characteristics

Frontage	20.00	Acres	0.07	Roads	Paved
Sq Ft	2,835	Zoning	CR	Traffic	Light

Building Characteristics

Bldg Sq Ft	1,480	Full Baths	1	Fireplace Stacks	1
Res Type	Row/Twnhse/Cluster	Part Baths	1	Heat Fuel	Oil
Res Design	2 Story	Tot Baths	1.1	Gas	Public
Stories	2.00	Exterior	Stucco	Water	Public
Tot Units	1	Bsmt Type	Full	Sewer	Public
Tot Rms	6	Fireplace	1	Yr Built	1977
Bed Rms	3	Trad Fireplace	1	Bldg Condition	Average

Codes & Descriptions

Land Use	(1101) Res: 1 Fam
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MLS History Information

List Number	Status	Status Date	Price
1202828	STL	12/15/1999	\$85,000

Transaction History (Sales Only)

Record Date	5/9/2005	Page	953
Settle Date	4/15/2002	Doc Num	63806
Book	5553		
Sale Remarks:	Nominal		
Owner Names:	Miller, Erik J ; Miller, Jeanine M		
Record Date	1/4/2000	Book	5302
Settle Date	12/15/1999	Page	1390
Sale Amt	\$85,000		
Owner Names:	Stimmler, Adrian C		
Record Date	12/29/1993	Book	5065
Settle Date	12/20/1993	Page	1061
Sale Amt	\$1		
Sale Remarks:	Nominal		
Owner Names:	Parker, Lawrence F ; Parker, Renee T		

© 2010 TREND MLS - The data on this report is compiled by TREND from various public and private sources. The data on this report is not a legal flood determination. Errors may exist in any field on this report, including owner's name, tax amounts, mortgage history and property characteristics. Verify the accuracy of all data with the county or municipality. Generated: 3/31/2010 9:55:25 AM

CB Preferred-Blue Bell
Member Full Report courtesy of: Donna Young
1 to 1 of 38 Listings

Office: (215) 641-2727
Office Phone: (215) 641-2727
E-mail: dyoung@cbpref.com

804 Sandra Ln, Norristown, PA 19403 0.0 mi RES ACT \$180,000



Exterior Front

MLS #: 5623590 **Beds, Baths:** 3 1/1
MLS Area: 10633 **Ownership:** FeeSimple
County: E Norriton Twp **Type:** Row/Townhouse
Tax ID #: 33-00-07575-429 **Design:** 2-Story
Subdiv / Nei: Sheffield Vil **Style:** Tudor
School Dist: Norristown **Basement:** Y
Age: 33 **Int SF:** 1,498/ A
Unit Floor #:
Central Air: Y
Internet: Y / Y

Directions

West On germantown Pike, from Rt 202, Left Onto Sandra
Cross Street: Germantown Pik **Map Grid:** 7759D3

Room Dimensions

LR/GR: 0 x 0 M **Main BR:** 0 x 0 U
Dining: 0 x 0 M **2nd BR:** 0 x 0 U
Kitchen: 0 x 0 M **3rd BR:** 0 x 0 U
Family: 4th BR:

Inclusions:
Exclusions:

Other Information

Rooms: 6
Bath Full: 0M 1U 0L
Bath Part: 1M 0U 0L
Model:
Builder:

Tax Information

Taxes / Yr: \$3196 / 2009Blk
Assessment: 95620 Lot 031

Association Info

Condo / HOA: N / Y
Recur Fee / Freq: \$300.00/A

Lot Information

Acr / SF: 0.06 / 2,599 **Land Use:** 1101 **Zoning:** CR
Lot Dim: 20 **Waterfront:** N

Features

Utilities: OilHeat, HotAirHeat, ElectricHtWt, CentralAir, PublicWater, PublicSewer **Parking:** NoGarage, DrivewayPrk
Exterior: Sidewalks, StreetLights, Stcco/SimExt, NoPool **Bsmt:** FullBasement **Interior:** OneFirePl, W/WCarpeting,
LR/GREntr, NoModifs/Unk, BsmtLaundry **Kit:** EatInKitchen, ElecCooking, **Finance:** ConventnalFi, FHA, VA

Remarks

Public: Great Opportunity for sweat equity. All others over 200,000! This bank owned property is fully livable and needs cosmetics. Tenant occupied on month to month w.30 days notice. Enter into Open Living Room /dining rm, continue to eat in kitchen with sliders to rear yard. Three good size bedrooms upstairs, full basement- **Agent:** Decions made by bank within 48 hrs. Will present Letters of intent with proof of financing.

Brokerage Information

Wayne Realty Corporation **WAYNERC** (610) 687-5280 **SBr:** **OPr:** \$180,000
ListAgent: Mary Giovanni 159632 (610) 687-5280 **BBr:** 2.5% **LDt:** 11/15/2009
CoListAg: **Office Phone:** (610) 687-5280 **TBr:**

Show: tenant occupied- at least 24 hrs notice
Show: 24Hr+NoticeS, TenantOccupS **Poss:**

Agmt: EA **OMD:**
Sign: Y **DVB:** N **LMD:** 01/11/2010
BkInt: N **LBon:** n **DOM:** 137
PrExc: N **PMP:** 137
Short Sale: N

Owner: MALVERN FSB

Disclosure:

Additional Sale Terms: Bank Owned/REO

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CITIZEN'S BANK THREE ACCOUNTS	J	126.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		HOUSEHOLD FURNISHINGS: LVNG RM 800; DNG RM 500; KTCHN 500; BED RMS 800; TV 200	J	2,800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		MEN'S WEARING APPAREL	H	1,000.00
		WOMEN'S WEARING APPAREL	W	1,000.00
7. Furs and jewelry.		MEN'S JEWELRY: WATCH AND RING	H	1,350.00
		WOMEN'S JEWELRY: WATCH RINGS; NECKLACES; BRACELETS, EARRINGS	W	1,350.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2009 FEDERAL INCOME TAX REFUND	J	4,270.00
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 JEEP CHEROKEE 2002 CHRYSLER VOYAGER VAN	H J	0.00 3,275.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				15,221.00

2000 CHRYSLER

Body	Type	VIN	List	Trade-In Fair	Good	Pvt-Party Good	Retail Excellent
Grand Minivan 4D		J243	22545	1400	1875	3100	4875
SE Grand Minivan 4D		J443	24835	1675	2175	3425	5250
5 Passenger				(350)	(350)	(465)	(465)
w/o 2nd Sliding Door				(450)	(450)	(600)	(600)
4-Cyl. 2.4 Liter		B		(650)	(650)	(865)	(865)
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
LX Minivan		P44R	26950	3325	4000	5350	7475
LXI Minivan		P54L	31530	3625	4350	5700	7875
Limited Minivan		P64L	34855	4350	5125	6550	8825
w/o Rear Air Conditioning				(225)	(225)	(300)	(300)
AWD		T		500	500	665	665
2001 CHRYSLER — 1C(4or8)–(J24G)–1–#							
VOYAGER—V8—Truck Equipment Schedule T1							
Minivan		J24G	20770	1175	1600	2825	4550
LX Minivan		J54G	24165	1525	2025	3275	5075
5 Passenger				(375)	(375)	(500)	(500)
4-Cyl. 2.4 Liter		B		(700)	(700)	(935)	(935)
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
LX Minivan		P44G	26155	3800	4525	5925	8100
EX Minivan		P54L	26830	3875	4625	6025	8200
LXI Minivan		P64G	30705	4000	4750	6125	8350
Limited Minivan		P64L	35490	4850	5675	7150	9575
w/o Quad Seating				(150)	(150)	(200)	(200)
w/o Rear Air Conditioning				(250)	(250)	(335)	(335)
AWD		T		525	525	700	700
2002 CHRYSLER — 1C(4or8)–(J15B)–2–#							
VOYAGER—V6—Truck Equipment Schedule T1							
eC Minivan		J15B	16895	600	850	2175	4100
Minivan		J253	19985	1250	1725	3200	5250
LX Minivan		J453	24060	1675	2175	3675	5825
5 Passenger				(400)	(400)	(535)	(535)
4-Cyl. 2.4 Liter		B		(750)	(750)	(1000)	(1000)
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
eL Minivan		P343	24330	3175	3825	5400	7750
LX Minivan		P443	27065	4125	4875	6500	9000
EX Minivan		P74L	26830	4250	5000	6625	9150
LXI Minivan		P543	30970	4400	5175	6875	9450
Limited Minivan		P64L	35990	5350	6225	7975	10700
w/o Quad Seating				(150)	(150)	(200)	(200)
w/o Rear Air Conditioning				(250)	(250)	(335)	(335)
AWD		T		575	575	765	765
2003 CHRYSLER — 1C(4or8)–(J453)–3–#							
VOYAGER—V6—Truck Equipment Schedule T1							
LX Minivan		J453	24025	1950	2475	4000	6150
5 Passenger				(500)	(500)	(665)	(665)
4-Cyl. 2.4 Liter		B		(900)	(900)	(1200)	(1200)
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
Minivan		P24R	25975	3700	4425	6025	8450
eL Minivan		P343	24830	3650	4375	5975	8400
LX Minivan		P443	27010	4625	5450	7125	9750
EX Minivan		P74L	27235	4850	5675	7375	10000
LXI Minivan		P54L	34080	5075	5925	7625	10300
Limited Minivan		P64L	36535	6100	7075	8825	11650
w/o Quad Seating				(200)	(200)	(265)	(265)
w/o Rear Air Conditioning				(300)	(300)	(400)	(400)
AWD		T		675	675	900	900
2004 CHRYSLER — (1or2)C(4or8)–(P45R)–4–#							
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
Minivan		P45R	23520	3825	4550	6150	8575
LX Minivan		P44R	27490	5325	6225	7900	10550
eX Minivan		P74L	30110	5675	6575	8275	11000
Touring Minivan		P54L	33245	5925	6875	8550	11300
Limited Minivan		P64L	38380	7050	8100	9850	12750
w/o Quad Seating				(250)	(250)	(335)	(335)
w/o Rear Air Conditioning				(350)	(350)	(465)	(465)
AWD		T		750	750	1000	1000
PACIFICA—V6—Truck Equipment Schedule T3							
Minivan		M684	30410	6325	7325	9050	11900

284 DEDUCT FOR RECONDITIONING

2004 CHRYSLER

Body	Type	VIN	List	Trade-In Fair	Good	Pvt-Party Good	Retail Excellent
AWD		F		750	750	1000	1000
2005 CHRYSLER — (1or2)C(4or8)–(P45R)–5							
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
Minivan		P44R	25640	4525	5325	6975	9525
LX Minivan		P54L	27940	6250	7225	8900	11650
Touring Minivan		P64L	35940	7000	8050	9750	12600
Limited Minivan				8200	9375	11150	14200
w/o Quad Seating				(300)	(300)	(400)	(400)
w/o Rear Air Conditioning				(400)	(400)	(535)	(535)
Signature Series				500	500	665	665
PACIFICA—V6—Truck Equipment Schedule T3							
Minivan		M48L	24995	6000	6925	8600	11350
Touring Minivan		M684	28525	7475	8550	10300	13250
AWD		F		825	825	1100	1100
PACIFICA AWD—V6—Truck Equipment Schedule T3							
Limited Minivan		F784	36995	9650	10950	12800	16050
2006 CHRYSLER — (1or2)C(4or8)–(P45R)–6							
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
Minivan		P45R	21735	5625	6525	8200	10850
LX Minivan		P44R	26100	7525	8600	10300	13150
Touring Minivan		P54L	28590	8425	9625	11350	14350
Limited Minivan		P64L	36465	9750	11050	12800	15950
w/o Quad Seating				(325)	(325)	(435)	(435)
w/o Rear Air Conditioning				(425)	(425)	(565)	(565)
Signature Series				500	500	665	665
PACIFICA—V6—Truck Equipment Schedule T3							
Minivan		M484	25895	7175	8250	9950	12800
Touring Minivan		M684	29095	8800	10050	11800	14900
Limited Minivan		M784	35540	11200	12650	14450	17800
Signature Series				900	900	1200	1200
AWD		F		900	900	1200	1200
2007 CHRYSLER — (1or2)C(4or8)–(W58N)–7–#							
ASPEN 4WD—V8—Truck Equipment Schedule T1							
Limited Spt Util 4D		W58N	34265	10475	11875	13600	16750
2WD		X		(900)	(900)	(1200)	(1200)
V8 5.7 Liter HEMI		2		1075	1075	1435	1435
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
Minivan		P45R	21985	7175	8250	9800	12450
LX Minivan		P44R	26350	9300	10575	12150	15200
Touring Minivan		P54L	28790	10325	11700	13350	16450
Limited Minivan		P64L	36860	11725	13300	14950	18250
w/o Quad Seating				(350)	(350)	(465)	(465)
w/o Rear Air Conditioning				(450)	(450)	(600)	(600)
Signature Series				500	500	665	665
PACIFICA—V6—Truck Equipment Schedule T3							
Minivan		M48L	24890	8550	9750	11400	14350
Touring Minivan		M68X	27980	10325	11725	13450	16600
Limited Minivan		M78X	34155	12950	14600	16350	19800
Signature Series				900	900	1200	1200
AWD		F		975	975	1300	1300
2008 CHRYSLER — (1or2)C(4or8)–(W58N)–8–#							
ASPEN 4WD—V8—Truck Equipment Schedule T1							
Limited Spt Util 4D		W58N	35625	12600	14250	15900	19250
2WD		X		(950)	(950)	(1265)	(1265)
V8 5.7 Liter HEMI		2		1150	1150	1535	1535
TOWN & COUNTRY—V6—Truck Equipment Schedule T3							
LX Minivan		R44H	23190	8950	10175	11750	14600
Touring Minivan		R54P	28430	10525	11925	13550	16650
Limited Minivan		R64X	36400	13350	15025	16650	20000
w/o Quad Seating				(375)	(375)	(500)	(500)
w/o Rear Air Conditioning				(475)	(475)	(635)	(635)
PACIFICA—V6—Truck Equipment Schedule T3							
Minivan		M48L	27310				
Touring Minivan		M68X	30435				
Limited Minivan		M78X	34880				
Signature Series							
AWD		F					

SEE BACK PAGES FOR TRUCK EQUIPMENT 285

TRUCKS & VANS

Body	Type	VIN	List	Fair	Trade-In	Pr-Perry	Rebill
					Good	Excellent	
6-Cyl, 4.0 Liter	S		(400)	(400)	(535)	(535)
2000 JEEP - J14-(A29P)-Y-#							
WRANGLER 4WD - 4-Cyl - Truck Equipment Schedule 12							
SE Sport Utility 2D	A29P	13306	4075	4825	6250	8500	12500
w/o Rear Seat			(100)	(100)	(135)	(135)	(135)
Hard Top			575	575	500	500	500
WRANGLER 4WD - 6-Cyl - Truck Equipment Schedule 12							
Sport Utility 2D	A48S	18695	4975	5825	7775	9950	12500
w/o Rear Seat	A48S	20925	5025	5875	7425	9300	11000
Hard Top			(100)	(100)	(135)	(135)	(135)
SE Sport Utility 4D	F48P	21235	1800	2100	3350	5150	5500
Sport 2D	F48P	23330	1925	2450	3375	3875	3875
Sport Utility 4D	F48S	21860	1525	2025	3375	5075	5075
Class Sport Utl 4D	F48S	22885	1950	2500	3350	5025	5025
Class Sport Utl 4D	F48S	23365	1550	2050	3350	5025	5025
2WD	F48S	25745	3025	3675	5025	5025	5025
4-Cyl 2.5 Liter	T		(450)	(475)	(635)	(635)	(635)
4-Cyl 2.5 Liter	T		(450)	(450)	(600)	(600)	(600)
GRAND CHEROKEE 4WD - 6-Cyl - Truck Equipment Sch 11							
Laredo Sport Utl 4D	W48S	28075	2475	2775	3950	5550	5550
V8 4.7 Liter	N		450	450	600	600	600
SE Sport Utility 4D	N		450	450	600	600	600
2WD	N		(450)	(450)	(600)	(600)	(600)
4-Cyl 4.0 Liter	N		(450)	(450)	(600)	(600)	(600)
2001 JEEP - J14-(A29P)-1-#							
WRANGLER 4WD - 4-Cyl - Truck Equipment Schedule 12							
SE Sport Utility 2D	A28P	18095	4525	5325	6825	9200	11335
w/o Rear Seat			(100)	(100)	(135)	(135)	(135)
Hard Top			400	400	535	535	535
WRANGLER 4WD - 6-Cyl - Truck Equipment Schedule 12							
Sport Utility 2D	A48S	19615	5525	6425	7925	10500	12500
SE Sport Utl 2D	A48S	22865	5575	6545	8925	10550	12500
Hard Top			400	400	535	535	535
GRAND CHEROKEE 4WD - 4-Cyl - Truck Equipment Schedule 12							
Sport Utility 2D	F48S	22815	2400	2975	4275	6200	6200
Sport Utility 4D	F41S	22410	2025	2550	3800	5700	5700
Class Sport Utl 4D	F48S	23345	2245	3000	4435	6275	6275
Class Sport Utl 4D	F48S	23365	2445	3235	4715	6700	6700
2WD	F48S	25970	4275	5275	6825	9200	11335
GRAND CHEROKEE 4WD - 6-Cyl - Truck Equipment Sch 11			(500)	(500)	(665)	(665)	(665)
Laredo Sport Utl 4D	W48S	28855	2960	3175	4475	6475	6475
2WD	N		(500)	(500)	(665)	(665)	(665)
4-Cyl 4.0 Liter	N		(500)	(500)	(665)	(665)	(665)
GRAND CHEROKEE 4WD - V8 - Truck Equipment Schedule 12							
Limited Spt Utl 4D	W58N	33870	4225	5000	6400	8555	10550
2WD	N		(500)	(500)	(665)	(665)	(665)
4-Cyl 4.0 Liter	N		(500)	(500)	(665)	(665)	(665)
2002 JEEP - J14(or8)-(A29P)-2-#							
WRANGLER 4WD - 4-Cyl - Truck Equipment Schedule 12							
SE Sport Utility 2D	A29P	19410	4925	5750	7475	10155	12500
w/o Rear Seat			(100)	(100)	(135)	(135)	(135)
Hard Top			400	400	535	535	535
WRANGLER 4WD - 6-Cyl - Truck Equipment Schedule 12							
Sport Utility 2D	A48S	20635	5975	6900	8675	11550	14000
Satara Spt Utl 2D	A48S	20635	6025	6950	8750	11690	14000
Hard Top			400	400	535	535	535
LIBERTY 4WD - V6 - Truck Equipment Schedule 11							
SE Sport Utility 4D	L56K	23365	3975	4700	6325	8325	8325
Unlimited Utility 4D	L56K	23365	3975	4700	6325	8325	8325
Renegade Utility 4D	L38K	23855	4150	4900	6525	9000	9000
2WD	K		(500)	(500)	(665)	(665)	(665)
4-Cyl 2.4 Liter	K		(500)	(500)	(665)	(665)	(665)
338 DEDUCT FOR RECONCILING							

1999 JEEP

Body Type	VIN	List	Trade-In	Good	Per-Party	Excellent
2003 JEEP - 1J4or8r-(A291)-3-#						
WANGLER AWD-4-Cyl.-Truck Equipment Schedule T2						
ES Sport Utility 2D	A291	16910	5475	6350	8975	10900
Hard Top			500	500	665	665
WANGLER AWD-6-Cyl.-Truck Equipment Schedule T2						
ES Sport Utility 2D	A368	19295	5850	6775	8500	11250
Hard Top			500	500	665	665
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WANGLER AWD-6-Cyl.-Truck Equipment Schedule T2						
ES Sport Utility 2D	A368					

TRUCKS & VANS

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Case No. _____
Debtor(s) (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Select one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
789 SANDRA LANE, EAST NORRITON, PA 19403	11 USC § 522(d)(1)	28,092.96	180,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
CASH ON HAND	11 USC § 522(d)(5)	50.00	50.00
CITIZEN'S BANK THREE ACCOUNTS	11 USC § 522(d)(5)	126.00	126.00
HOUSEHOLD FURNISHINGS: LVNG RM 800; DNG RM 500; KTCHN 500; BED RMS 800; TV 200	11 USC § 522(d)(3)	2,800.00	2,800.00
MEN'S WEARING APPAREL	11 USC § 522(d)(3)	1,000.00	1,000.00
WOMEN'S WEARING APPAREL	11 USC § 522(d)(3)	1,000.00	1,000.00
MEN'S JEWELRY: WATCH AND RING	11 USC § 522(d)(4)	1,350.00	1,350.00
WOMEN'S JEWELRY: WATCH RINGS; NECKLACES; BRACELETS, EARRINGS	11 USC § 522(d)(4)	1,350.00	1,350.00
2009 FEDERAL INCOME TAX REFUND	11 USC § 522(d)(5)	1,793.00	4,270.00
	11 USC § 522(d)(5)	2,477.00	
2002 CHRYSLER VOYAGER VAN	11 USC § 522(d)(2)	3,175.00	3,275.00
	11 USC § 522(d)(5)	100.00	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2019 Citi Mortgage P.O. Box 183040 Columbus, OH 43218	J	Second mortgage incurred 2007 VALUE \$ 180,000.00				24,407.04	
ACCOUNT NO. 4750 Colonial Savings 2626 West Freeway Fort Worth, TX 76113	J	Mortgage incurred 2002 VALUE \$ 180,000.00				127,500.00	
ACCOUNT NO. 9001 Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704	J	Purchase loan for Jeep VALUE \$				4,625.38	4,625.38
ACCOUNT NO. VALUE \$							

0 continuation sheets attached	Subtotal (Total of this page)	\$ 156,532.42	\$ 4,625.38
	Total (Use only on last page)	\$ 156,532.42	\$ 4,625.38
	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)	

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Case No. _____ Debtor(s) _____ (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Case No. _____ Debtor(s) _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5488 ACADEMY COLLECTION SERVICES FOR CITIBANK SD NA PO BOX 16119 PHILADELPHIA, PA 19114-0119	W	COLLECTING FOR CITIBANK SD NA ACCT ENDING IN 5488 FOR \$ 10,724.				0.00
ACCOUNT NO. 5917 ACB - AMERICAN INC PO BOX 2548 CINCINNATI, OH 45201-2548	W	BELIEVED TO BE COLLECTING FOR OR ASSIGNED FROM GAP, INC ACB NO. IK 5917 \$ 526.				525.00
ACCOUNT NO. 5488 ASSOCIATED RECOVERY SYSTEMS FOR CITIBANK -5488 PO BOX 469100 ESCONDIDO, CA 92046-9100	W	COLLECTING FOR OR ASSIGNED FROM CITIBANK ACCT -5488 \$12,132.				0.00
ACCOUNT NO. 9224 BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019	W	UNSECURED CREDIT CARD TAKEN OUT OVER FOUR YEARS AGO				3,520.00
Subtotal (Total of this page)						\$ 4,045.00
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

5 continuation sheets attached

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7906 BANK OF AMERICA PO BOX 15710 WILMINGTON, DE 19886-5710	W	UNSECURED CREDIT CARD TAKEN OUT OVER TWO YEARS AGO				85.00
ACCOUNT NO. 2896 CHASE CARDMEMBER SERVICE PO BOX 15548 WILMINGTON, DE 19886-5548	W	UNSECURED CREDIT CARD TAKEN OUT OVER TWO YEARS AGO.				2,770.00
ACCOUNT NO. 2891 CHASE BANK CARD MEMBER SERVICE PO BOX	J	UNSECURED CREDIT CARD TAKEN OUT OVER THREE YEARS AGO				1,000.00
ACCOUNT NO. 8821 CHASE BANK USA PO BOX	W	UNSECURED CREDIT CARD TAKEN OUT OVER FIVE YEARS AGO				1,480.00
ACCOUNT NO. 3251 CHASE BANK USA CARDMEMBER SERVICE PO BOX 15548 WILMINGTON, DE 19886-5548	J	UNSECURED CREDIT CARD TAKEN OUT OVER FOUR YEARS AGO				2,770.00
ACCOUNT NO. 9625 CHILDREN'S PLACE PROCESSING CENTER DES MOINES, IA 50364-0001	W	UNSECURED CREDIT CARD TAKEN OUT OVER FIVE YEARS AGO LST USED OVER SIX MONTHS AGO.				500.00
ACCOUNT NO. 9625 CITI PROCESSING CENTER DES MOINES, IA 50364-0001	W	UNSECURED CREDIT CARD TAKEN OUT OVER TWO YEARS AGO				372.00

Sheet no. 1 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **8,977.00**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5488 CITI BANK (SOUTH DAKOTA) NA DIAMOND PREFERRED PO BOX PO BOX 2667 064 HOUSTON, TX 77252-2667	W	UNSECURED CREDIT CARD TAKEN OUT OVER FOUR YEARS AGO.				11,425.00
ACCOUNT NO. 9852 CITIBANK (SOUTH DAKOTA) SEARS GOLD MASTERCARD PO BOX 2667 064 HOUSTON, TX 77252-2667	W	UNSECURED CREDIT CARD TAKEN OUT OVER FIVE YEARS AGO				3,267.00
ACCOUNT NO. 7818 CITIBANK SD NA EDWARD O'BRIEN ESQ 1060 ANDREW DRIVE WEST CHESTER, PA 19380	H	UNSECURED LINE OF CREDIT FOR PURCHASES AT HOME DEPOT CARD ENDING WITH 7818 IN LITIAGTION WITH BURTON NEIL AT MONTGOEMRY COUNTY CP NO. 10-04978				2,278.00
ACCOUNT NO. 8456 CITIZEN'S BANK 202 W. RIDGE PIKE CONSHOHOCKEN, PA 19428	J	UNSECURED LINE OF CREDIT OPENED OVER FIVE YEARS AGO LAST USED OVER THREE YEARS AGO				40.00
ACCOUNT NO. 8150 COMPUTER CREDIT, INC MONTGOMERY HOS[PITAL MEDICAL CENTER PO BOX 827778 PHILADELPHIA, PA 19182-7778	W	BILL FOR MEDICAL SERVICES FOR WIFE				100.00
ACCOUNT NO. 8821 CREDITORS FINANCIAL GROUP PO BOX 440290 AURORA, CO 80044-0290	W	COLLECTING FOR OR ASSIGNED FROM CHASE BANK USA NA ACCOUNT ENDING IN 8821FOR \$ 1,480.				0.00
ACCOUNT NO. 2896 FREDERICK J, HANNA ESQUIRE CHASE BANK USA NA -2896 1427 ROSWELL ROAD MARIETTA, GA 30062	W	COLLECTING FOR CHASE BANK USA NA ACCOUNT ENDING IN 2896 ATTY FILE NO 09483095 AMOUNT CLAIMED \$2,770.				0.00

Sheet no. 2 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **17,110.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2888 GAP CARD PO BOX	W	UNSECURED CREDIT CARD TAKEN OUT OVER THREE YEARS A LAST USED OVER ONE YEAR AGO.				500.00
ACCOUNT NO. 9852 GC SERVICES LTD PTSP FOR CITIBANK SD NA -9852 PO BOX 2667 064 HOUSTON, TX 77252-2667	W	COLLECTING FOR OR ASSIGNED FROM CITIBANK SD NA FOR SEARS GOLD MASTERCARD 51210750 5210 9852 \$ 3,267.				0.00
ACCOUNT NO. 3625 GENERAL REVENUE CHI INSTITUTE-FRANKLIN MILLS PO BOX 1022 WIXOM, MI 48393-1022	H	BILL FOR CHI INSTITUTE-FRANKLIN MILLS				500.00
ACCOUNT NO. 7818 HOME DEPOT CREDIT SERVICES DES MOINES, IA 50364-0500	H	UNSECURED LINE OF CREDIT WITH HOME DEPOT STORE				2,778.00
ACCOUNT NO. 9528 KOHLS PAYMENT CENTER PO BOX 359 MILWAUKEE, WI 53201-9922	W	UNSECURED CREDIT CARD TAKEN OUT OVER EIGHT YEARS AGO				880.00
ACCOUNT NO. 9852 LTD FINANCIAL SERVICES FOR SEARS GOLD MASTERCARD-CITIBANK 7322 SOUTHWEST FREEWAY-STE 1600 HOUSTON, TX 77074	W	UNSECURED CREDIT CARD TAKEN OUT OVER TWO YEARS AGO				3,554.00
ACCOUNT NO. 1290 Macys P.O. Box 689195 DES MOINES, IA 50368	W	UNSECURED CREDIT CARD TAKEN OUT OVER FOUR YEARS AGO				475.00

Sheet no. 3 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **8,687.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Case No. _____ Debtor(s) _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2920 Macys 111 BOULDER INDUSTRIAL DRIVE BRIDGTON, MO 63044	W	MACYS DEPARTMENT STORE BILL LISTED UNDER ANOTHER ADDRESS AMOUNT CLAIMED IS \$ 526.				0.00
ACCOUNT NO. 5425 NCO FINANCIAL FOR CHASE BANK USA NA -8821. PO BOX 15630 WILMINGTON, DE 19850-5081	W	COLLECTING FOR CHASE BANK USA NA ACCT ENDING IN 8821 \$1,480.				0.00
ACCOUNT NO. 8798 NCO FINANCIAL SYSTEMS, INC. CAPITAL ONE BANK (USA) N.A. PO BOX15899 WILMINGTON, DE 19850-5889	W	COLLECTING FOR OR ASSIGNED FROM CITIBANK CPA87987-24JFB1				509.00
ACCOUNT NO. 9625 NORTHLAND GROUP PO BOX 390905 MINNEAPOLIS, MN 55439	W	COLLECTING FOR OR ASSIGNED FROM CHILDREN'S PLACE -9625 \$508. NORTHLAND ACCT NO. F44528494				0.00
ACCOUNT NO. 2631 NORTHSTAR LOCATION SERVICES FOR BANK OF AMERICA 4285 GENESEE STREET CHEEKTOWAGA, NY 14225-1943	W	COLLECTING FOR OR ASSIGNED FROM BANK OF AMERICA NA ACCOUNT ENDING IN 2631 FOR \$3,488.				3,488.00
ACCOUNT NO. 6346 OLD NAVY PO BOX 530942 ATLANTA, GA 30353-0942	W	UNSECURED CREDIT CARD TAKEN OUT OVER THREE YEARS AGO LAST USED OVER ONE YEAR AGO				50.00
ACCOUNT NO. 2852 PROGRESSIVE FINANCIAL SERVICES FOR CHASE BANK USA NA -2852 KOHLS PO BOC 22083 TEMPE, AZ 85285	W	COLLECTING FOR OR ASSIGNED FROM KOHLS \$1,016. -2852				1,016.00

Sheet no. 4 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **5,063.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE MILLER, ERIK J. & MILLER, JEANINE M.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0094 TARGET NATIONAL BANK PO BOX 59317 MINNEAPOLIS, MN 55459-0317	W	UNSECURED CREDIT CARD TAKEN OUT OVER EIGHT YEARS AGO				8,075.00
ACCOUNT NO. 5488 UNITED COLLECTION BUREAU FOR CITI MASTERCARD -5488 PO BOX 140310 TOLEDO, OH 43614	W	COLLECTING FOR OR ASSIGNED FROM CITIBANK SD NA -5488 \$11,425.				0.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **5** of **5** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **8,075.00**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)Total
\$ **51,957.00**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$	\$
2. Estimated monthly overtime	\$	\$
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$	\$
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other (specify)	\$	\$
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
8. Income from real property	\$	\$
9. Interest and dividends	\$	\$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
11. Social Security or other government assistance (Specify)	\$	\$
12. Pension or retirement income	\$	\$
13. Other monthly income (Specify)	\$	\$
14. SUBTOTAL OF LINES 7 THROUGH 13	\$	\$
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 0.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
a. Are real estate taxes included? Yes No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	
5. Clothing	\$	
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner’s or renter’s	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	0.00
c. Monthly net income (a. minus b.)	\$	0.00

IN RE MILLER, ERIK J. & MILLER, JEANINE M. Case No. _____
Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 1, 2010 Signature: /s/ ERIK J. MILLER
ERIK J. MILLER Debtor

Date: April 1, 2010 Signature: /s/ JEANINE M. MILLER
JEANINE M. MILLER (Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.